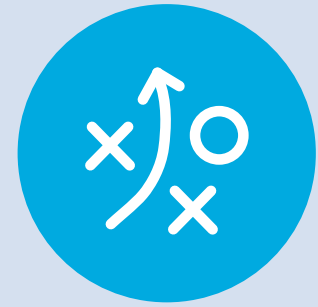


2017 TN MARKETPLACE PLAN OVERVIEW



game
★ ON!

Together, all the way.®

Offered by: Cigna Health and Life Insurance Company.



Agenda

- Welcome & Introductions
- About Cigna
 - Who is Cigna?
 - Value for the customer
- 2017
 - What's New
 - Service Area
 - Product Overview
 - Medical
 - Dental
 - myCigna.com
- Q & A



Our Vision



“In a world of many millions, we see each person defining a healthy life on his or her own terms. It's our aim to be part of that journey, helping people achieve better health and peace of mind along the way.” — *David Cordani, CEO*



Our mission

To help the people we serve improve their health, well-being and sense of security.



2017 PRODUCT OVERVIEW

Tennessee

What's New for 2017?

Network Breadth Ratings

- Program being piloted by CMS in a few states including TN to help consumers identify relative size of offered networks.
- Ratings displayed with respect to PCP, Pediatricians and Hospitals*

Access to doctors and hospitals	
Provider directory	View
National provider network ⓘ	No
Need referral to see a specialist	Yes
Size Of Provider Network	Davidson County, TN
Acute Inpatient Hospitals	About the same as similar plans in area
Pediatric Primary Care	About the same as similar plans in area
Adult Primary Care	Smaller than similar plans in area

Suggested Alternative Plans

- For customers whose 2016 plans are being discontinued due to the issuer existing the service area, CMS will enroll the customers into plans offered by another issuer. The customer can still elect to enroll in a different plan for 2017 during the open enrollment period.
- CMS will outreach to consumers multiple times, including a targeted letter to arrive shortly after November 15th, outlining the customer's default 2017 plan.
- Binder payment will be required to effectuate enrollment

* Network rating information available in Plan Compare

Service Areas

- All plans will be available through the Federal Facilitated Marketplace (FFM) – www.Healthcare.gov
- Individual medical offered in the following counties:

Memphis

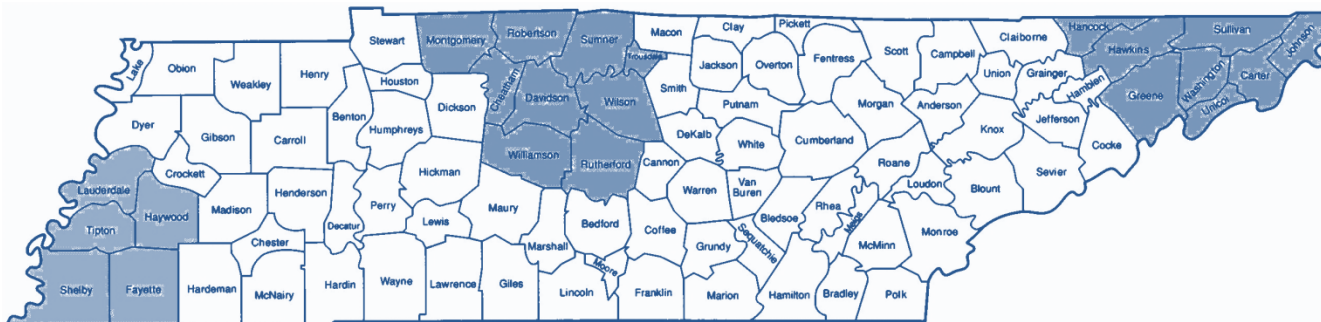
- Fayette
- Haywood
- Lauderdale
- Shelby
- Tipton

Nashville

- Cheatham
- Davidson
- Montgomery
- Robertson
- Rutherford
- Sumner
- Trousdale
- Williamson
- Wilson

Tri-Cities

- Carter
- Greene
- Hancock
- Hawkins
- Johnson
- Sullivan
- Unicoi
- Washington



- Individual dental family + pediatric is available statewide.



2017 Tennessee

Things to note for **Connect EPO** Plans:

- The Cigna Connect EPO plans access the Connect Network.
- There are no out-of-network or away from home benefits on these plans.
- Referrals are required when accessing care from specialists.
- Provider Directory access at www.Cigna.com/ifp-providers
- Prescription Drug List access at www.Cigna.com/ifp-drug-list

Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.



Health Care Professional Directory – www.Cigna.com

- We offer different kinds of directories for different kinds of customers.
- Individuals who purchase their insurance through the marketplace want to go here.

The screenshot shows the Cigna website's 'SELECT A DIRECTORY' page. At the top left is the Cigna logo. To the right are buttons for 'Login to myCigna', 'Find a Doctor', and a search bar. Below the navigation is a breadcrumb trail: 'Home >> Choose a Directory'. The main heading is 'SELECT A DIRECTORY'. There are four colored tiles representing different insurance plan types:

- Light Blue Tile:** 'IF YOU ALREADY HAVE A CIGNA PLAN' with the action 'LOG IN OR REGISTER FOR MYCIGNA'.
- Orange Tile:** 'FOR PLANS OFFERED THROUGH WORK OR SCHOOL' with the action 'FIND A DOCTOR OR DENTIST USING THIS DIRECTORY'.
- Green Tile (Circled):** 'FOR PLANS THAT YOU BUY ON YOUR OWN OR THROUGH A STATE OR FEDERAL INSURANCE MARKETPLACE' with the action 'VIEW PLANS AVAILABLE IN YOUR STATE'.
- Dark Blue Tile:** 'FOR MEDICARE PLANS' with the action 'FIND A DOCTOR OR DENTIST USING THIS DIRECTORY'.



Health Care Professional Directory

- Choose **Doctor, Dentist** or **Hospital, Pharmacy, Facility**
- Enter a **Location**
- Select a **Plan**

FIND A DOCTOR, DENTIST OR FACILITY FOR INDIVIDUALS & FAMILIES

Find out more about the doctors and services listed in the Cigna directory and [read important notices and disclosures for your state](#).

Find a...



DOCTORS



DENTIST



HOSPITAL, PHARMACY OR FACILITY

SEARCH LOCATION:

Dallas, TX

[Use my current location](#)

SELECT A PLAN:

PICK

Plan selection required

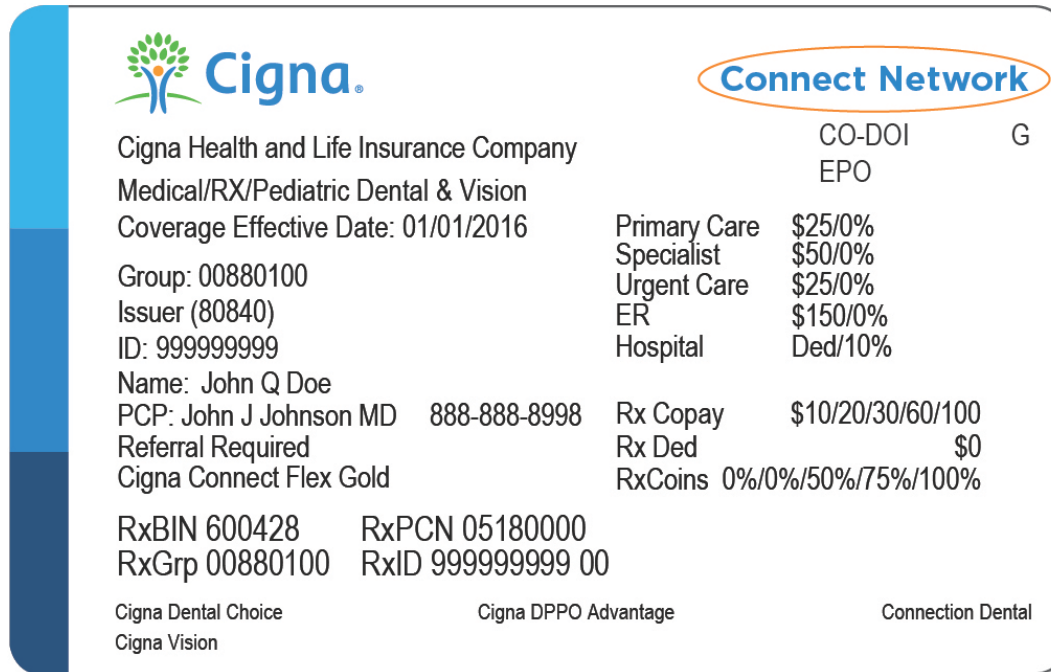
LOOKING FOR: (Name, keyword, etc.)

A-Z

SEARCH



Sample Connect Network ID Card*



The image shows a sample Cigna Connect Network ID card. The card features the Cigna logo at the top left and the text 'Connect Network' in a blue oval at the top right. The card contains the following information:

Cigna Health and Life Insurance Company
 Medical/RX/Pediatric Dental & Vision
 Coverage Effective Date: 01/01/2016
 Group: 00880100
 Issuer (80840)
 ID: 999999999
 Name: John Q Doe
 PCP: John J Johnson MD 888-888-8998
 Referral Required
 Cigna Connect Flex Gold

CO-DOI G
EPO

Primary Care	\$25/0%
Specialist	\$50/0%
Urgent Care	\$25/0%
ER	\$150/0%
Hospital	Ded/10%

Rx Copay	\$10/20/30/60/100
Rx Ded	\$0
RxCoins	0%/0%/50%/75%/100%

RxBIN 600428 RxPCN 05180000
 RxGrp 00880100 RxID 999999999 00

Cigna Dental Choice Cigna DPPO Advantage Connection Dental
 Cigna Vision

- 2017 ID cards will be released at the end of December.
- Auto-assigned PCP will appear on the ID card unless one is selected by mid-December.

*Please note this is an illustrative sample of a Marketplace Cigna ID card and is not meant to be an exact representation.



2017 Memphis, Tennessee - Connect Bronze Plans

2017 Plan Name	Cigna US-TN Connect 6650*	Cigna Connect 6400	Cigna Connect HSA 5000
2016 Plan Name	NEW PLAN	Cigna Connect Flex Bronze 6400	Cigna Connect HSA Bronze 6000
Deductible (2x for family)	\$6,650	\$6,400	\$5,000
OOP Max (2x for family)	\$7,150	\$7,150	\$6,550
Med Coinsurance	50/50%	50/50%	50/50%
PCP/Specialist	PCP Visits 1-3: \$45 PCP Visits 4+: 50% after ded Specialist: 50% after ded	PCP: \$40 Specialist: 50% after ded	PCP: 50% after ded Specialist: 50% after ded
Office Services	50% after ded	50% after ded	50% after ded
ER	50% after ded	50% after ded	50% after ded
UC	50% after ded	\$75	50% after ded
Inpatient	50% after ded	\$500 per day after ded	50% after ded
TeleHealth	\$40	\$40	50% after ded
OP Surgery - Facility	50% after ded	50% after ded	50% after ded
OP Surgery - Prof Fees	50% after ded	50% after ded	50% after ded
Advanced Radiology	50% after ded	50% after ded	50% after ded
Other Xray/Lab	50% after ded	50% after ded	50% after ded
Rx Tier 1 (Preferred Generic)	\$30	\$10	50% after ded
Rx Tier 2 (Non-Preferred Generic)	\$35	\$40	50% after ded
Rx Tier 3 (Preferred Brand)	35% after ded	50% after ded	50% after ded
Rx Tier 4 (Non-Preferred Brand)	40% after ded	50% after ded	50% after ded
Rx Tier 5 (Specialty)	45% after ded	50% after ded	50% after ded
Mail Order Tier 1	\$75	\$25	50% after ded
Mail Order Tier 2	\$87	\$100	50% after ded
Mail Order Tier 3	35% after ded	50% after ded	50% after ded
Mail Order Tier 4	40% after ded	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	35% after ded	40% after ded	50% after ded

2017 Memphis, Tennessee - Connect Silver Plans

2017 Plan Name	Cigna Connect 4000	Cigna US-TN Connect 3500*	Cigna Connect 2500
2016 Plan Name	Cigna Connect Flex Silver 4000	NEW PLAN	Cigna Connect HSA Silver 2700
Deductible (2x for family)	\$4,000	\$3,500	\$2,500
OOP Max (2x for family)	\$7,150	\$7,150	\$7,150
Med Coinsurance	80/20%	80/20%	80/20%
PCP/Specialist	PCP: \$20 Specialist: \$60	PCP: \$30 Specialist: \$65	PCP: 20% after ded Specialist: 20% after ded
Office Services	20% after ded	20% after ded	20% after ded
ER	20% after ded	\$400 per visit after plan ded	20% after ded
UC	\$75	\$75	20% after ded
Inpatient	20% after ded	20% after ded	20% after ded
TeleHealth	\$20	\$30	20% after ded
OP Surgery - Facility	20% after ded	20% after ded	20% after ded
OP Surgery - Prof Fees	20% after ded	20% after ded	20% after ded
Advanced Radiology	20% after ded	20% after ded	20% after ded
Other Xray/Lab	20% after ded	20% after ded	20% after ded
Rx Tier 1 (Pref Gen)	\$10	\$10	20% after ded
Rx Tier 2 (Non-Pref Gen)	\$25	\$15	20% after ded
Rx Tier 3 (Pref Brand)	\$60	\$50	20% after ded
Rx Tier 4 (Non-Pref Brand)	50% after ded	\$100	50% after ded
Rx Tier 5 (Specialty)	30% after ded	40% after ded	40% after ded
Mail Order Tier 1	\$25	\$25	20% after ded
Mail Order Tier 2	\$62	\$37	20% after ded
Mail Order Tier 3	\$150	\$125	20% after ded
Mail Order Tier 4	50% after ded	\$250	50% after ded
Mail Order Tier 5 (30 Day)	20% after ded	30% after ded	30% after ded

2017 Memphis, Tennessee - Connect Gold Plan	
2017 Plan Name	Cigna Connect 1500
2016 Plan Name	Cigna Health Flex 1200
Deductible (2x for family)	\$1,500
OOP Max (2x for family)	\$6,000
Med Coinsurance	85%/15%
PCP/Spec	PCP: \$20 Specialist: \$50
ER	15% after ded
Inpatient Hospital	15% after ded
TeleHealth	\$20
Urgent Care	\$75
Rx Tier 1 (Pref Gen)	\$8
Rx Tier 2 (Non-Pref Gen)	\$15
Rx Tier 3 (Pref Brand)	\$35
Rx Tier 4 (Non-Pref Brand)	50% after ded
Rx Tier 5 (Specialty)	30%, ded waived
Mail Order Tier 1	\$20
Mail Order Tier 2	\$37
Mail Order Tier 3	\$87
Mail Order Tier 4	50% after ded
Mail Order Tier 5 (30 Day)	20%, ded waived



2017 Nashville and Tri-cities, Tennessee - Connect Bronze Plans

2017 Plan Name	Cigna US-TN Connect 6650*	Cigna Connect 6400	Cigna Connect HSA 5000
2016 Plan Name	NEW PLAN	Cigna Connect Flex Bronze 6400	Cigna Connect HSA Bronze 6000
Deductible (2x for family)	\$6,650	\$6,400	\$5,000
OOP Max (2x for family)	\$7,150	\$7,150	\$6,550
Med Coinsurance	50%	50%	50%
PCP/Specialist	PCP Visits 1-3: \$45 PCP Visits 4+: 50% after ded Specialist: 50% after ded	PCP: \$40 Specialist: 50% after ded	PCP: 50% after ded Specialist: 50% after ded
Office Services	50% after ded	50% after ded	50% after ded
ER	50% after ded	50% after ded	50% after ded
UC	50% after ded	\$75	50% after ded
Inpatient	50% after ded	\$500 per day after ded	50% after ded
TeleHealth	\$40	\$40	50% after ded
OP Surgery - Facility	50% after ded	50% after ded	50% after ded
OP Surgery - Prof Fees	50% after ded	50% after ded	50% after ded
Advanced Radiology	50% after ded	50% after ded	50% after ded
Other Xray/Lab	50% after ded	50% after ded	50% after ded
Rx Tier 1 (Preferred Generic)	\$30	\$10	50% after ded
Rx Tier 2 (Non-Preferred Generic)	\$35	\$40	50% after ded
Rx Tier 3 (Preferred Brand)	35% after ded	50% after ded	50% after ded
Rx Tier 4 (Non-Preferred Bran)	40% after ded	50% after ded	50% after ded
Rx Tier 5 (Specialty)	45% after ded	50% after ded	50% after ded
Mail Order Tier 1	\$75	\$25	50% after ded
Mail Order Tier 2	\$87	\$100	50% after ded
Mail Order Tier 3	35% after ded	50% after ded	50% after ded
Mail Order Tier 4	40% after ded	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	45% after ded	40% after ded	50% after ded

2017 Nashville and Tri-cities, Tennessee - Connect Silver Plans

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2016 Plan Name	Cigna Connect Flex Silver 4000	NEW PLAN	Cigna Connect Flex Silver 2250	Cigna Connect HSA Silver 2700
Deductible (2x for family)	\$4,000	\$3,500	\$3,000	\$2,500
OOP Max (2x for family)	\$7,150	\$7,150	\$6,900	\$7,150
Med Coinsurance	80/20%	80/20%	70/30%	80/20%
PCP/Specialist	PCP: \$20 Specialist: \$60	PCP: \$30 Specialist: \$65	PCP: \$10 Specialist: \$70	PCP: 20% after ded Specialist: 20% after ded
Office Services	20% after ded	20% after ded	30% after ded	20% after ded
ER	20% after ded	\$400 per visit after ded	30% after ded	20% after ded
UC	\$75	\$75	\$75	20% after ded
Inpatient	20% after ded	20% after ded	30% after ded	20% after ded
TeleHealth	\$20	\$30	\$10	20% after ded
OP Surgery - Facility	20% after ded	20% after ded	30% after ded	20% after ded
OP Surgery - Prof Fees	20% after ded	20% after ded	30% after ded	20% after ded
Advanced Radiology	20% after ded	20% after ded	30% after ded	20% after ded
Other Xray/Lab	20% after ded	20% after ded	30% after ded	20% after ded
Rx Tier 1 (Pref Gen)	\$10	\$10	\$8	20% after ded
Rx Tier 2 (Non-Pref Gen)	\$25	\$15	\$25	20% after ded
Rx Tier 3 (Pref Brand)	\$60	\$50	\$60	20% after ded
Rx Tier 4 (Non-Pref Brand)	50% after ded	\$100	50% after ded	50% after ded
Rx Tier 5 (Specialty)	30% after ded	40% after ded	30% after ded	40% after ded
Mail Order Tier 1	\$25	\$25	\$20	20% after ded
Mail Order Tier 2	\$62	\$37	\$62	20% after ded
Mail Order Tier 3	\$150	\$125	\$150	20% after ded
Mail Order Tier 4	50% after ded	\$250	50% after ded	50% after ded
Mail Order Tier 5 (30 Day)	20% after ded	30% after ded	20% after ded	30% after ded

2017 Nashville and Tri-cities, Tennessee - Connect Gold Plan

2017 Plan Name	Cigna Connect 1500
2016 Plan Name	Cigna Connect Flex Gold 1200
Deductible (2x for family)	\$1,500
OOP Max (2x for family)	\$6,000
Med Coinsurance	85%/15%
PCP/Spec	PCP: \$20 Specialist: \$50
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Inpatient Hospital	15% after ded
TeleHealth	\$20
Urgent Care	\$75
Rx Tier 1 (Pref Gen)	\$8
Rx Tier 2 (Non-Pref Gen)	\$15
Rx Tier 3 (Pref Brand)	\$35
Rx Tier 4 (Non-Pref Brand)	50% after ded
Rx Tier 5 (Specialty)	30%, ded waived
Mail Order Tier 1	\$20
Mail Order Tier 2	\$37
Mail Order Tier 3	\$87
Mail Order Tier 4	50% after ded
Mail Order Tier 5 (30 Day)	20%, ded waived



2017 Pharmacy Formulary Reminder

Prescription Drug Formularies — www.Cigna.com/ifp-drug-list — the preferred link to look up if and how specific medications are covered on the IFP plans:

- Cigna’s drug lists are designed to meet EHB and state benchmark drug count requirements, which vary dramatically by state

The drug lists are as follows:

State	Drug List
Tennessee	Cigna Rx Plus 5-Tier



- These are closed formularies; if drug is not on the list, it is not covered
- Multi-source brands are typically not covered where a Generic is available

Note: Medically Necessary procedures are in place for exceptions as required under EHB



Cigna Dental

Key Features

- Simple, straightforward plan designs to best suit their personal needs
 - All plans use the national Cigna DPPO Advantage Network
 - All plans offer comprehensive preventive care at 100% when seeing a Cigna DPPO Advantage dentist
- Large National DPPO Advantage network
 - No primary dentist required
 - No referrals needed for specialist care
- Convenient service and claims experience
 - 24/7/365 Support
 - No need to submit claims when you use a Cigna DPPO Advantage Provider
 - Billing & Enrollment available to answer calls 8am – 8pm EST
- Discounts of approximately 15% for adding additional family dependents to the plan
 - Each subsequent family will receive an approximate 15% discount off the standard rate, no matter the size of the family
- Value behind the Cigna brand is extended to our members*
 - Healthy Rewards®
 - Oral Health Integration Program (OHIP)®

* Please note not all extra services are offered in all states; availability may vary.



Tennessee (Statewide) Cigna Dental Family + Pediatric

	Under Age 19		Age 20 and Older	
	CIGNA DPPO ADVANTAGE NETWORK Offers the most savings, 35% national average.	OUT-OF-NETWORK Your out-of-pocket expenses will be higher	CIGNA DPPO ADVANTAGE NETWORK Offers the most savings, 35% national average.	OUT-OF-NETWORK Your out-of-pocket expenses will be higher
Calendar Year Deductible <i>(Class II, III & IV)</i>	\$150 Per Person		\$50 Per Person	
	\$300 Per Family		\$150 Per Family	
Calendar Year Out of Pocket Maximum <i>(Class I, II, III & IV)</i>	\$350 Per Person		Not Applicable	
	\$700 Per Family			
Calendar Year Maximum <i>(Class I, II, III)</i>	Not Applicable		\$1000 Per Person	
Benefit	You Pay		You Pay	
Payment Levels	Based on provider's contracted fees	Based on provider's standard fees and the MAC	Based on provider's contracted fees	Based on provider's standard fees and the MAC
Class I – Preventive/Diagnostic	No Waiting Period		No Waiting Period	
	You pay \$0	You pay the difference between the provider's standard fee and 100% of the MAC	You pay \$0	You pay the difference between the provider's standard fee and 100% of the MAC
Class II – Basic Restorative	No Waiting Period		6 Month Waiting Period <i>(Can be Waived)</i>	
	You pay 50% of the provider's contracted fee <i>(After Deductible)</i>	You pay the difference between the provider's standard fee and 50% of the MAC <i>(After Deductible)</i>	You pay 20% of the provider's contracted fee <i>(After Deductible)</i>	You pay the difference between the provider's standard fee and 80% of the MAC <i>(After Deductible)</i>
Class III – Major Restorative	No Waiting Period		12 Month Waiting Period <i>(Can be Waived)</i>	
	You pay 50% of the provider's contracted fee <i>(After Deductible)</i>	You pay the difference between the provider's standard fee and 50% of the MAC <i>(After Deductible)</i>	You pay 50% of the provider's contracted fee <i>(After Deductible)</i>	You pay the difference between the provider's standard fee and 50% of the MAC <i>(After Deductible)</i>
Class IV – Orthodontia (Medically Necessary)	No Waiting Period		Not Applicable	
	You pay 50% of the provider's contracted fee <i>(After Deductible)</i>	You pay the difference between the provider's standard fee and 50% of the MAC <i>(After Deductible)</i>	You pay 100% of the provider's contracted fee <i>(Discount May Apply)</i>	You pay 100% of the provider's standard fee

Customers can use the site to help make informed decisions about their health and their health care spending

Customers can access myCigna.com after enrollment:

- Manage and track claims
- Find estimates for medical procedures
- Choose doctors and medical facilities
- Check prescription prices
- Review and pay bill
- Print temporary ID cards
- View Policy Documents
- Access a library of health and wellness tools and resources

The screenshot shows the top navigation bar of the myCigna.com website with five blue buttons: "REVIEW MY COVERAGE +", "MANAGE CLAIMS & BALANCES +", "FIND A DOCTOR, DENTIST OR FACILITY", "HOME DELIVERY PHARMACY", and "ESTIMATE HEALTH CARE COSTS". Below the navigation bar is a large banner for the "24-Hour Health Information LineSM". The banner features a group of five healthcare professionals (three men and two women) in white lab coats and blue scrubs. To the right of the image, the text reads "24-Hour Health Information LineSM" and "Talk to a nurse or get fast answers to common questions from our toll-free audio library." Below this text is a blue button labeled "GET ANSWERS". Below the banner are three smaller promotional boxes. The first box is titled "Go. Know. Take Control." and features an image of a smartphone displaying the "KNOW YOUR NUMBERS" app. The second box is titled "Claims & account balances" and features an image of a laptop and a calculator. The third box is titled "Pay my Bill and Make an Open Enrollment Selection Online" and features an image of a computer mouse and a red envelope. At the bottom of the screenshot, there are navigation arrows and a set of four colored dots (blue, blue, blue, grey).

Information on the site is customized to the customer's plan choice

For Additional Assistance:

For Cigna Customers

Cigna Customer Service Inquiry:

1.800.Cigna24
(1.800.244.6224)
Open 24/7

Cigna Home Delivery Pharmacy

1.800.285.4812

Federally Facilitated Marketplace (FFM)

www.Healthcare.gov

1.800.318.2596



For Additional Assistance:

For Those Assisting Consumers:

Federally Facilitated Marketplace (FFM)

www.Healthcare.gov

1-800-318-2596

Cigna Marketplace Subject Matter Expert (not for consumers)

Jennifer Cronin

Jennifer.Cronin@Cigna.com

860-787-7021



Questions?